

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Danielle Yvette Davies  
Debtor

Case No. 23-01194-MJC  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: May 31, 2023

User: AutoDocke  
Form ID: 309A

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2023:**

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | + Danielle Yvette Davies, 419 May St., Jermyn, PA 18433-2127  |
| tr       | + John J Martin, Law Offices of John J Martin, (Trustee), 1022 Court Street, Honesdale, PA 18431-1925 |
| 5544359  | + Carrie Gerding, 120 Corporate Blvd., Norfolk, VA 23502-4952   |
| 5544366  | + Earl Chubb, 419 May St., Jermyn, PA 18433-2127  |
| 5544368  | + FNCB Bank, 102 E. Drinker St., Dunmore, PA 18512-2432   |
| 5544371  | + Freeman Law, 210 Montage Mountain Road, Moosic, PA 18507-1787                                       |
| 5544374  | + Kristina Homoleski, PO Box 2121, Warren, MI 48090-2121  |
| 5544375  | + Lackawanna County Court of Common Pleas, 200 North Washington Ave., Scranton, PA 18503-1596         |
| 5544376  | + Lackawanna River Basin Sewer Authority, PO Box 280, Olyphant, PA 18447-0280                         |
| 5544378  | + Michael Dougherty, 170 S. Independence Mall W., Suite 874W, Philadelphia, PA 19106-3334             |
| 5544385  | + PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392                                  |

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                     | Date/Time            | Recipient Name and Address  |
|----------|--|----------------------|---|
| aty      | Email/Text: brett@freeman.law                  | May 31 2023 18:51:00 | Brett Freeman, Freeman Law, 210 Montage Mountain Road, Moosic, PA 18507               |
| ust      | + Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV    | May 31 2023 18:51:00 | United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722       |
| 5544358  | + EDI: CITICORP.COM                            | May 31 2023 22:53:00 | Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497                                |
| 5544360  | + Email/Text: bankruptcy@cavps.com             | May 31 2023 18:51:00 | Cavalry Portfolio Services, LLC, 1 American Lane, Suite 220, Greenwich, CT 06831-2563 |
| 5544361  | + Email/Text: bankruptcy@cavps.com             | May 31 2023 18:51:00 | Cavalry SPV I, LLC, 1 American Lane, Suite 220, Greenwich, CT 06831-2563              |
| 5544362  | + EDI: WFNNB.COM                               | May 31 2023 22:53:00 | Comenity, PO Box 182120, Columbus, OH 43218-2120                                      |
| 5544363  | + Email/Text: bankruptcy@consumerportfolio.com | May 31 2023 18:51:00 | Consumer Portfolio Services, Inc., PO Box 57071, Irvine, CA 92619-7071                |
| 5544364  | EDI: DISCOVER.COM                              | May 31 2023 22:53:00 | Discover Bank, 6500 New Albany Road E., New Albany, OH 43054                          |
| 5544365  | + EDI: DISCOVER.COM                            | May 31 2023 22:53:00 | Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939                            |
| 5544367  | + EDI: AMINFOFP.COM                            | May 31 2023 22:53:00 | First Premier, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4824                    |
| 5544369  | + Email/Text: EBNBKNOT@ford.com                | May 31 2023 18:51:00 | Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000                                |
| 5544370  | + Email/Text: Bankruptcy@Freedommortgage.com   | May 31 2023 18:51:00 | Freedom Mortgage, PO Box 619063, Dallas, TX 75261-9063                                |
| 5544372  | + Email/Text: paparegals@pandf.us              |                      |   |

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|---------|--|----------------------|--|
| 5544373 | EDI: JPMORGANCHASE                                 | May 31 2023 18:52:00 | Gregg Morris, 501 Corporate Drive, Southpointe Center Suite 205, Canonsburg, PA 15317-8584 |
| 5544377 | + Email/Text: bankruptcy@marinerfinance.com        | May 31 2023 22:53:00 | JP Morgan Chase, PO Box 15369, Wilmington, DE 19850  |
| 5544379 | + Email/Text: bankruptcydpt@mcmcg.com              | May 31 2023 18:51:00 | Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904                         |
| 5544380 | + Email/Text: bankruptcydpt@mcmcg.com              | May 31 2023 18:51:00 | Midland Credit Management, Inc., 320 E. Big Beaver Road, Suite 300, Troy, MI 48083-1271    |
| 5544381 | + EDI: AGFINANCE.COM                               | May 31 2023 18:51:00 | Midland Credit Management, Inc., PO Box 2121, Warren, MI 48090-2121                        |
| 5544384 | EDI: PRA.COM                                       | May 31 2023 22:53:00 | OneMain Financial, PO Box 1010, Evansville, IN 47706-1010                                  |
| 5544383 | EDI: PRA.COM                                       | May 31 2023 22:53:00 | Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502                  |
| 5544382 | + Email/Text: csc.bankruptcyprocessing@amwater.com | May 31 2023 22:53:00 | Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502       |
| 5544386 | EDI: AISSPRINT                                     | May 31 2023 18:51:00 | Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412                      |
| 5544387 | + EDI: RMSC.COM                                    | May 31 2023 22:53:00 | Sprint, 6200 Sprint Parkway, Shawnee Mission, KS 66251                                     |
| 5544388 | + EDI: WTRNBANK.COM                                | May 31 2023 22:53:00 | Synchrony Bank, PO Box 965015, Orlando, FL 32896-5015                                      |
| 5544389 | + Email/Text: bankruptcy@bbandt.com                | May 31 2023 22:53:00 | TD Bank USA, N.A., PO Box 673, Minneapolis, MN 55440-0673                                  |
|         |  | May 31 2023 18:51:00 | Truist Bank, PO Box 849, Wilson, NC 27894-0849   |

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 02, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2023 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

|               |  |
|---------------|--|
| Brett Freeman |  |
|---------------|--|

on behalf of Debtor 1 Danielle Yvette Davies brett@freeman.law

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brettfreemanecf@gmail.com;shannon@freeman.law;bmf153@recap.email

John J Martin

pa36@ecfbis.com trustee martin@martin-law.net

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1: Danielle Yvette Davies Social Security number or ITIN: xxx-xx-7171  
First Name Middle Name Last Name EIN: --  
Debtor 2: Social Security number or ITIN: ----  
(Spouse, if filing) First Name Middle Name Last Name EIN: --  
United States Bankruptcy Court: Middle District of Pennsylvania Date case filed for chapter: 7 5/30/23  
Case number: 5:23-bk-01194-MJC

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

|   | About Debtor 1:  | About Debtor 2:   |
|---|--|---|
| 1. Debtor's full name                       | Danielle Yvette Davies   |   |
| 2. All other names used in the last 8 years | fka Danielle Y Hanna, fka Danielle Yvette Hanna  |   |
| 3. Address                                  | 419 May St.<br>Jermyn, PA 18433  |   |
| 4. Debtor's attorney<br>Name and address    | Brett Freeman<br>Freeman Law<br>210 Montage Mountain Road<br>Moosic, PA 18507                          | Contact phone 570-589-0010<br>Email: <a href="mailto:brett@freeman.law">brett@freeman.law</a> |
| 5. Bankruptcy trustee<br>Name and address   | John J Martin<br>Law Offices of John J Martin<br>(Trustee)<br>1022 Court Street<br>Honesdale, PA 18431 | Contact phone 570 253-6899<br>Email: <a href="mailto:pa36@ecfcbis.com">pa36@ecfcbis.com</a>   |

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) **Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

page 1

**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

|  |   |  |
|--|---|--|
| <b>6. Bankruptcy clerk's office</b><br><br>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . | Max Rosenn U.S. Courthouse<br>197 South Main Street<br>Wilkes-Barre, PA 18701   | Hours open:<br>Monday – Friday 9:00 AM to 4:00 PM<br><br>Contact phone (570) 831-2500<br><br>Date: 5/31/23 |
| <b>7. Meeting of creditors</b><br><br>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.   | <b>July 7, 2023 at 01:00 PM</b><br><br>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.<br><br>*Valid photo identification and proof of social security number are required*   | Location:<br><br><b>341 meeting will be held telephonically, refer to the call-in instructions.</b>        |
| <b>8. Presumption of abuse</b><br><br>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.              | The presumption of abuse does not arise.  |  |
| <b>9. Deadlines</b><br><br>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.  | <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b><br><br><b>Filing deadline: 9/5/23</b><br><br><b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b><br>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. |  |
| <b>10. Proof of claim</b><br><br>Please do not file a proof of claim unless you receive a notice to do so.   | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.   |  |
| <b>11. Creditors with a foreign address</b>  | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.   |  |
| <b>12. Exempt property</b>   | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.  |  |